

RECORD AND RETURN TO:

**BAC HOME LOANS SERVICING, LP FKA
COUNTRYWIDE HOME LOANS SERVICING LP**
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
DHGW FILE NO. 54984G
TS No.: 10 -0093648 FNMA
TSG No.: 10-6-369501A
PARCEL No.: 108420020 0002100

SPACE ABOVE THIS LINE FOR RECORDER'S

PREPARED BY:

**RECONTRUST COMPANY, N.A. AND
DYKE, HENRY, GOLDSHOLL &
WINZERLING, P.L.C.**
415 N. MCKINLEY, STE. 555
LITTLE ROCK, AR 72205
~~800-281-8219~~

SUBSTITUTE TRUSTEE'S DEED

GRANTOR:

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

GRANTEE:

BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
Telephone No. (800) 669-6650

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS:

LOT 21, SECTION "B", NORTH CREEK SUBDIVISION, LOCATED IN SECTION 20,
TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED
IN PLAT BOOK 60, PAGES 43-44 IN THE OFFICE OF THE CHANCERY COURT CLERK
OF DESOTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on February 24, 2003, THOMAS J O'LANE, AND LETITIA B O'LANE, HUSBAND AND
WIFE AS JOINT TENANTS executed a Deed of Trust to CTC REAL ESTATE SERVICES as Trustee, with
COUNTRYWIDE HOME LOANS, INC. being shown as Beneficiary therein, under the terms of which the
hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, of
a certain indebtedness therein mentioned and described, which Deed of Trust was recorded in Book 1665 at Page
527 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, Countrywide Home Loans, Inc. appointed Emily Kaye Courteau as Substitute Trustee in place of the afore-mentioned original Trustee pursuant to a Substitution of Trustee dated March 18, 2004 and recorded in Book 1948, Page 285 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, COUNTRYWIDE HOME LOANS INC., assigned said Deed of Trust to BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP pursuant to an Assignment of Deed of Trust filed on August 31, 2010 and recorded in Book 3206 at Page 247 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein in place of the afore-mentioned original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3206 at Page 249 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, on October 7, 2010 within the legal hours (between the hours of 11:00am – 4:00 pm) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of ONE HUNDRED TWENTY-FOUR THOUSAND EIGHT HUNDRED NINETY-SEVEN AND 68/100 DOLLARS (\$124,897.68), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the afore-described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28 day of Oct, 2010.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE
2380 Performance Dr, TX2-984-0407
Richardson, TX 75082
Telephone No. (800) 281-8219

By: Carolyn Holleman
Title: Carolyn Holleman **AUTHORIZED SIGNER**

ACKNOWLEDGMENT

Texas

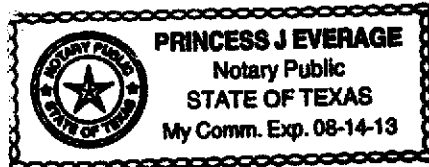
STATE OF _____)
COUNTY OF **Dallas**) ss
_____)

PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid,
Carolyn Hollaman, to me personally well known, as **AUTHORIZED SIGNER** of
RECONTRUST COMPANY, N.A. an entity, who acknowledged that for and on behalf of said entity (s)he signed
and delivered the foregoing Substitute Trustee's Deed as the act and deed of said entity.

WITNESS MY SIGNATURE and seal of office 28 day of Oct, 2010.


Notary Public

My Commission Expires:



DESOTO TIMES-TRIBUNE

Simply Making Life Better Since 1839

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 24, 2003, THOMAS J O'LANE AND LETITIA B O'LANE, HUSBAND AND WIFE AS JOINT TENANTS executed a Deed of Trust to CTC REAL ESTATE SERVICES as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which Deed of Trust was filed on February 27, 2003 and recorded in Book 1665 at Page 527 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, Countrywide Home Loans, Inc. appointed Emily Kaye Courteau as Substitute Trustee in place of the afore-mentioned original Trustee pursuant to a Substitution of Trustee dated March 18, 2004 and recorded in Book 1948, Page 285 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein in place of the afore-mentioned original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3206 at Page 249 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, having requested this undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

Volume No. 115 on the 16 day of Sept., 2010

Volume No. 115 on the 23 day of Sept., 2010

Volume No. 115 on the 30 day of Sept., 2010

Volume No. _____ on the _____ day of _____, 2010

Volume No. _____ on the _____ day of _____, 2010

Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 30 day of Sept., 2010

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 473 words @ .02 \$ 56.76

B. 2 subsequent insertions of 946 words @ .02 \$ 94.60

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 154.36

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on October 07, 2010, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. to 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:

LOT 21, SECTION "B", NORTH CREEK SUBDIVISION, LOCATED IN SECTION 20, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS RECORDED IN PLAT BOOK 60, PAGES 43-44 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

WITNESS my signature on this 26th day of August, 2010.

RECONTRUST COMPANY, N.A. SUBSTITUTE TRUSTEE

2380 Performance Dr. TX2-984-0407

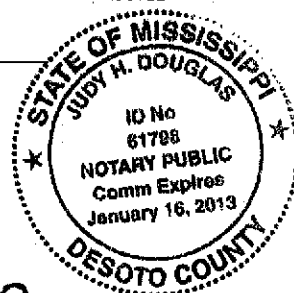
Richardson, TX 75082

Telephone No. (800) 281-8219

By: /s/ J C Webb

Title: Assistant Secretary

RECONTRUST COMPANY, N.A. SUBSTITUTE TRUSTEE



2380 Performance Dr. TX2-984-0407

Richardson, TX 75082

TS No.: 10-0093648

PARCEL No. 108420020 0002100

DHGW 54984G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION: September 16, 2010

SECOND PUBLICATION: September 23, 2010

THIRD PUBLICATION: September 30, 2010